

AMENDMENTS TO THE SPECIFICATION

Applicant submits that the following amendments to the specification are consistent with the originally filed specification and no new matter has been added.

Please amend the specification by inserting the following two sections after the "FIELD OF THE INVENTION" section on page 2 of the specification:

BACKGROUND OF THE INVENTION

Advances in markets and securities have led to the widespread availability of a number of different type of financial products. Many investors and institutions hold common stock. The buying and selling of stock in stock markets has made it easy for investors to invest and diversify their financial portfolios.

BRIEF SUMMARY OF THE INVENTION

Aspects of the methods, systems and securities describes herein a sale, by a company to an other entity, of a security that may be issued, consisting of: (i) a post-paid forward contract which obligates the other entity to purchase a fixed number of shares stock of the company; and (ii) debt. Aspects of the methods, systems and securities further describes herein a purchase, by the company from the other entity, of a pre-paid forward contract may be issued, which obligates the other entity to deliver to the company a variable number of shares of stock in the company. The number of shares underlying the pre-paid forward contract may be calculated based on a formula that is a function of a then-current stock price and a remaining maturity associated with the pre-paid forward contract.